

Information to identify the case:

Debtor 1	<u>Colin James Flynn</u>	Social Security number or ITIN	xxx-xx-4807
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jill Beth Flynn</u>	Social Security number or ITIN	xxx-xx-1070
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-13528-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Colin James Flynn

Jill Beth Flynn

4/6/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Colin James Flynn
Jill Beth Flynn
Debtors

Case No. 17-13528-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 06, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Colin James Flynn, Jill Beth Flynn, 60 Walnut St., Oakland, NJ 07436-2647
cr	+ Cenlar FSB as servicer for Lakeview Loan Servicing, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ M&T Bank as servicer for Lakeview Loan Servicing, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516662617	+ AES/Natl Col, Aes/Ddb, Po Box 2461, Harrisburg, PA 17105-2461
516662622	++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court:, CENLAR/Central Loan Admin & Reporting, 425 Philips Blvd, Ewing, NJ 08618
516880135	+ Cenlar FSB as servicing agent Lakeview Loan Servicing, 425 Philips Blvd, Ewing, NJ 08618-1430
516892041	+ Cenlar FSB as servicing agent Lakeview Loan Servicing, 425 Phillips Blvd, Ewing NJ 08618-1430
517321410	+ Lakeview Loan Servicing, LLC c/o, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516697055	+ NJCLASS, PO Box 548, Trenton NJ 08625-0548
516662630	+ Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
516662632	+ State Of NJ - NJ Class, Po Box 543, Trenton, NJ 08625-0543
516662638	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 06 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 06 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516662617	+ Email/Text: bncnotifications@phea.org	Apr 06 2022 20:29:00	AES/Natl Col, Aes/Ddb, Po Box 2461, Harrisburg, PA 17105-2461
516662618	+ Email/Text: bkfilings@zwickerpc.com	Apr 06 2022 20:30:00	American Express, c/o Zwicker & Ass., 1105 Laurel Oak Rd., Voorhees, NJ 08043-4312
516787382	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 20:34:18	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516662619	+ Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 20:34:17	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516662622	Email/Text: BKelectronicnotices@cenlar.com	Apr 06 2022 20:29:00	CENLAR/Central Loan Admin & Reporting, 425 Philips Blvd, Ewing, NJ 08618
516662620	+ EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Cap1/bstby, c/o Capital One Services, LLC, P.O. Box 70886, Charlotte, NC 28272-0886
516662621	+ EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516723252	EDI: CAPITALONE.COM		

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		Apr 07 2022 02:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516662623	+ EDI: CITICORP.COM	Apr 07 2022 02:33:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516662624	+ EDI: CITICORP.COM	Apr 07 2022 02:33:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516783805	EDI: CRFRSTNA.COM	Apr 07 2022 02:28:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516662625	+ EDI: CRFRSTNA.COM	Apr 07 2022 02:28:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
516895791	EDI: Q3G.COM	Apr 07 2022 02:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516662626	+ EDI: DISCOVER.COM	Apr 07 2022 02:33:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
516679736	EDI: DISCOVER.COM	Apr 07 2022 02:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516662627	+ EDI: DISCOVER.COM	Apr 07 2022 02:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516679838	+ EDI: DISCOVERPL	Apr 07 2022 02:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
516841979	EDI: ECMC.COM	Apr 07 2022 02:33:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
516662628	+ Email/Text: bbagley@enerbankusa.com	Apr 06 2022 20:29:00	Enerbank Usa, 1245 E Brickyard Rd Ste, Salt Lake City, UT 84106-2559
516662629	+ EDI: NAVIENTFKASMSERV.COM	Apr 07 2022 02:33:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516918170	EDI: PRA.COM	Apr 07 2022 02:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516918171	EDI: PRA.COM	Apr 07 2022 02:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516662631	+ Email/Text: bankruptcy@savit.com	Apr 06 2022 20:30:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
516662633	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516662634	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516662635	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516662636	EDI: TDBANKNORTH.COM	Apr 07 2022 02:33:00	Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240
516662637	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 06 2022 20:29:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516785181	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 06 2022 20:29:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516872411	+ EDI: AIS.COM	Apr 07 2022 02:33:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516662639	+ EDI: CITICORP.COM		

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Apr 07 2022 02:33:00

Visa Dept Store National Bank, Attn: Bankruptcy,
Po Box 8053, Mason, OH 45040-8053

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517321411	*+	Lakeview Loan Servicing, LLC c/o, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC cmecf@sternlav.com
Jeanette F. Frankenberg	on behalf of Creditor Cenlar FSB as servicer for Lakeview Loan Servicing LLC cmecf@sternlav.com
Marc G. Alster	on behalf of Debtor Colin James Flynn malster@alsterlaw.com r59840@notify.bestcase.com
Marc G. Alster	on behalf of Joint Debtor Jill Beth Flynn malster@alsterlaw.com r59840@notify.bestcase.com
Maria Cozzini	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Lakeview Loan Servicing mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10